

<i>SERFF Tracking Number:</i>	<i>PSEN-127107441</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fidelity Life Association, A Legal Reserve Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48376</i>
<i>Company Tracking Number:</i>	<i>FLA-F4000-ACTMEMO-0311</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>FLA F4000 Act Memo Informational Filing 3/11</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Fidelity Life Association, A Legal Reserve Life Insurance Company		
Product Name: FLA F4000 Act Memo Informational Filing 3/11	SERFF Tr Num: PSEN-127107441	State: Arkansas
TOI: L04I Individual Life - Term	SERFF Status: Closed-Accepted For Informational Purposes	State Tr Num: 48376
Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life	Co Tr Num: FLA-F4000-ACTMEMO-0311	State Status: Filed-Closed
Filing Type: Form	Authors: Barbara Ritzke, Deb However, Jean Nickele	Reviewer(s): Linda Bird
	Date Submitted: 03/31/2011	Disposition Date: 04/01/2011
Implementation Date Requested: On Approval		Disposition Status: Accepted For Informational Purposes
State Filing Description:		Implementation Date:

## General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 04/01/2011
	State Status Changed: 04/01/2011
Deemer Date:	Created By: Barbara Ritzke
Submitted By: Barbara Ritzke	Corresponding Filing Tracking Number:
Filing Description:	

We are submitting an informational filing to update the actuarial memorandum for a previously approved form F4000, Level Death Benefit Term Life Insurance policy approved on 01/26/11 under SERFF tracking number PSEN-126998043 and state tracking number 47768.

This memo and underlying rates replaces the memo for form F4000 dated 01/05/2011.

SERFF Tracking Number: PSEN-127107441 State: Arkansas  
Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 48376  
Company Tracking Number: FLA-F4000-ACTMEMO-0311  
TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
Product Name: FLA F4000 Act Memo Informational Filing 3/11  
Project Name/Number: /

Thank you for your prompt attention to this submission.

## Company and Contact

### Filing Contact Information

Barbara Ritzke, Barb@myactuary.com  
35W841 Burr Oak Lane 847-322-5862 [Phone]  
West Dundee, IL 60118 847-551-1795 [FAX]

### Filing Company Information

(This filing was made by a third party - problemsolvingenterprises)

Fidelity Life Association, A Legal Reserve Life Insurance Company CoCode: 63290 State of Domicile: Illinois  
1211 West 22nd Street Group Code: Company Type:  
Suite 209 Group Name: State ID Number:  
Oak Brook, IL 60523 FEIN Number: 36-1068685  
(630) 533-0392 ext. [Phone]

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity Life Association, A Legal Reserve Life Insurance Company	\$0.00	03/31/2011	

SERFF Tracking Number: PSEN-127107441 State: Arkansas  
Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 48376  
Company Tracking Number: FLA-F4000-ACTMEMO-0311  
TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
Product Name: FLA F4000 Act Memo Informational Filing 3/11  
Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		04/01/2011	04/01/2011

*SERFF Tracking Number:*      *PSEN-127107441*      *State:*      *Arkansas*  
*Filing Company:*      *Fidelity Life Association, A Legal Reserve Life Insurance Company*      *State Tracking Number:*      *48376*  
*Company Tracking Number:*      *FLA-F4000-ACTMEMO-0311*  
*TOI:*      *L04I Individual Life - Term*      *Sub-TOI:*      *L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life*  
*Product Name:*      *FLA F4000 Act Memo Informational Filing 3/11*  
*Project Name/Number:*      */*

## **Disposition**

Disposition Date: 04/01/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PSEN-127107441 State: Arkansas

Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 48376

Company Tracking Number: FLA-F4000-ACTMEMO-0311

TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name: FLA F4000 Act Memo Informational Filing 3/11

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Third Party Authorization Letter		Yes

SERFF Tracking Number: PSEN-127107441 State: Arkansas  
Filing Company: Fidelity Life Association, A Legal Reserve Life Insurance Company State Tracking Number: 48376  
Company Tracking Number: FLA-F4000-ACTMEMO-0311  
TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life  
Product Name: FLA F4000 Act Memo Informational Filing 3/11  
Project Name/Number: /

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b>	Third Party Authorization Letter	
<b>Comments:</b>		
<b>Attachment:</b>		
SignedLetterOfAuthorization_FLA_110106.pdf		



Fidelity Life Association  
1211 West 22<sup>nd</sup> Street, Suite 209  
Oak Brook, IL 60523  
Tel: 630.522.0392 Fax: 866.375.8175

January 6<sup>th</sup>, 2011

To Whom It May Concern:

Please allow this letter to serve as authorization for Problem Solving Enterprises, Inc to make rate, rule and form filings on behalf of Fidelity Life Association, a Legal Reserve Life Insurance Company. Problem Solving Enterprises serves as actuarial and compliance consultants for Fidelity Life Association.

Any questions may be directed to me at 630-371-1888.

Sincerely,

Ciaran Brady  
Vice President of Operations